

How can you help control plan costs?

- Stay active and eat well
- Compare prices when buying prescription drugs
- Use mail-order pharmacy for maintenance drugs
- Ask your doctor or pharmacist if the generic version of your drug exists
- Ask your pharmacist for a 3-month supply

The Québec Act respecting prescription drug insurance – and you!

In Québec, you are legally required to insure your spouse and dependent children under your private insurance plan, like your VIA Rail plan, unless they are already covered by another private plan. **At age 65, you will be automatically enrolled** in the provincial drug insurance plan with the *Régie de l'assurance maladie du Québec (RAMQ)*. You will have 2 choices:

1. Remain in the VIA Rail plan




- You will have to unsubscribe from the RAMQ and inform VIA Rail

2. Transfer to the RAMQ

- You can maintain your coverage under the VIA Rail plan for expenses not covered by the RAMQ

Contact the VIA Rail Pension Plans Service Centre at **1-844-836-2300**

Questions?

	<p>Questions on your coverage</p> <p>Have available:</p> <ul style="list-style-type: none"> • Your VIA Rail ID number • Contract number: 102102 	<p>1-800-361-6212 mysunlife.ca</p> <p>Mobile app: </p>
	<p>All other questions and to update your personal information</p>	<p>1-844-836-2300</p>



The healthy way

Your retiree health insurance plan

VIA Rail aims to have a positive impact on the lives of its employees and retirees! **The healthy way** is our way of going further together to take care of you and your loved ones which is why your retiree health insurance plan covers a comprehensive range of health-related expenses. VIA Rail also continues to be committed to keeping your plan affordable and sustainable. That's why each year we review the rates you pay to see if they are still in line with the cost of coverage.

Change in plan costs for 2026

Different factors affect health care insurance rates in a given year, including plan usage—the total cost of claims in the previous year—and anticipated inflation in the health care sector for the coming year. The premiums are determined by the experience and plan usage in your province of residence and your coverage type. See table below for premiums effective January 1, 2026. Your premiums will continue to be deducted as of your first monthly pension payment in 2026.

Province	Single coverage	Family coverage
British Columbia	\$78.45	\$157.82
Alberta	\$54.51	\$109.27
Saskatchewan	\$104.73	\$209.83
Manitoba	\$82.36	\$164.97
Ontario*	\$75.34	\$150.85
Québec*	\$112.80	\$225.92
New Brunswick	\$175.87	\$351.89
Nova Scotia	\$115.73	\$231.67
Prince Edward Island	\$174.71	\$349.84
Newfoundland and Labrador	\$108.57	\$217.49

* Includes applicable taxes

Reminder: recent coverage changes



Health care (reimbursement: 80%)

<ul style="list-style-type: none">• Paramedical services<ul style="list-style-type: none">- Acupuncturist, audiologist, chiropractor, massage therapist, occupational therapist, osteopath, podiatrist, and speech therapist	Combined maximum of \$750 / year for all professionals
<ul style="list-style-type: none">- Clinical counsellor, marriage or family therapist, psychologist, psychotherapist, and social worker	Combined maximum of \$1,000 / year
<ul style="list-style-type: none">• Vision care<ul style="list-style-type: none">- Eye tests, contact lenses, glasses	\$250 / 24 months
<ul style="list-style-type: none">• Preventive vaccines	Maximum of \$1,000 / year
<ul style="list-style-type: none">• Hearing aids	\$350 every 3 years
<ul style="list-style-type: none">• Wigs for cancer patients	\$350 (lifetime)

For full details: see enclosed **Benefits Summary**

Thinking of **opting out** of your plan?

Please inform the VIA Rail Pension Plans Service Centre of your decision in writing. **Your decision is irreversible.** Neither you nor your spouse will be able to join the plan again at a later time.

Don't forget the medical expense tax credit

If your medical expenses reach 3% of your net income, you can deduct them from your income taxes. This includes the health care premiums and any other amount you pay:

- **Deductibles**
- **Coinsurance**
- **Services not covered by the plan**

Keep your receipts – they could be useful. To find out the total premium you have paid, refer to your tax slip (box 135 of T4A).

Thinking of travelling? **Get ready!**

- Visit the Federal government's **travel advice** site: travel.gc.ca/travelling/advisories
- Find out about **required vaccinations**
- Check for any restrictions added since the pandemic
- Check your **insurance coverage**. Make sure you purchase **personal emergency medical care insurance**. Expenses incurred outside of Canada could exceed your lifetime maximum of \$50,000



New privileges for primary rail pass holders (retirees)

Since October 1, 2025, primary rail pass holders (retirees) can travel with **up to five guests on the same reservation for free**, under certain conditions:

- Reservation must be made a maximum of 24 hours in advance
- Guests and cardholder must travel in the same reservation to the same destination, on the same date and train in economy class
- Tickets must be printed in advance or downloaded to a mobile device
- For questions about the policy, contact askHR@viarail.ca or **1-833-942-7547**
- For questions about a reservation, contact **1-888-VIA-RAIL**

Be careful with your **lifetime maximum**

- Your VIA Rail plan reimburses up to a lifetime maximum of \$50,000 per covered person
- Your provincial plan also covers medical service – check with your doctor. For example, if you need a wheelchair, you might be able to borrow one instead of buying it



- **Register** for your plan member account and for payments by **direct deposit** in your bank account
- **Print your pay-direct drug card**
- **Make claims** (online or download paper forms)
- **Drug Look Up tool**, e.g., to find out if your drugs are covered or if a generic version exists